

PROCEEDING MEMO

Date: 09/09/2020 02:00 pm

In re: Lois Joyce Evans

**Bankruptcy No. 20-20387-CMB
Chapter: 11-NOT A SMALL BUSINESS
Doc. # 1**

Appearances: BY PHONE: Brent Lemon (Debtor Present via Telephone); Larry Wahlquist

Nature of Proceeding: #1 Continued Status Conference Hearing Re: Voluntary Petition

Additional Pleadings: #31 Proceeding Memo from Status Conference Hearing Held 04/30/2020 - Status Conference Hearing CONTINUED to: 08/26/2020 at 1:30 p.m.

#56 Monthly Financial Report for May, 2020

#62 TEXT ORDER: Status Conference Hearing scheduled for 08/26/2020 at 1:30 p.m. has been RESCHEDULED to: 08/25/2020 at 3:00 p.m.

#66 Telephonic Status Conference Hearing Held 08/25/2020 - Telephonic Hearing Continued to: 09/09/2020 at 2:00 p.m. Debtor to dial-in and participate in Hearing

Judge's Notes:

Wahlquist:

- adequate insurance information has been supplied
- None of the revised monthly operating reports have been filed as ordered, this is non-compliance
- recommend conversion to chapter 7

Lemon:

- we attempted to circulate the revised MORs trying to get things righted, we did not file them because we wanted to assure they were adequate before filing with the court
- we have been in contact with the IRS and PADOR on working out plan payment
- house is encumbered by a mortgage and multiple secured tax liens, which would yield a non-equity situation--it is difficult to see the benefit of a chapter 7 here.

Debtor:

- willing to retain an accountant
- takes responsibility, however was very ill recently and had a family member she needed to help through terminal illness
- was under the mistaken impression that sending bank statements would suffice
- would like one chance to remedy the mistake

Court:

- this is the debtor's 3rd bankruptcy since 2018, and the current bankruptcy has been ongoing for 9 months with the present issues
- the lack of monthly reports results in an inability to discern and spending or consumption habits for untraceable funds
- the court will give one more chance, but conversion to chapter 7 will occur in the event of any failures to comply with orders. a plan and disclosure must be filed and accurate amended monthly reports through the end of September must be filed at least a week before the next hearing

Next hearing on this matter to occur 10/8/20 at 1:30 by telephone

Carlota Böhm
Chief U.S. Bankruptcy Judge

FILED
9/9/20 4:19 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPa

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Lois Joyce Evans
Debtor

Case No. 20-20387-CMB
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2020.

db +Lois Joyce Evans, 113 Burry Avenue, Bradfordwoods, PA 15015-1239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2020 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Dep't of Revenue Office of Attorney General
akovalchick@attorneygeneral.gov
Brian C. Thompson on behalf of Debtor Lois Joyce Evans bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
James Warmbrodt on behalf of Creditor PNC Mortgage, A Division Of Pnc Bank, National
Association bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor JPMorgan Chase Bank, N.A. amps@manleydeas.com
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee
larry.e.wahlquist@usdoj.gov
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Thomas Song on behalf of Creditor PNC Bank, National Association, et.al. pawb@fedphe.com
TOTAL: 7